



**MINUTES OF THE BOARD MEETING OF THE GENERAL COMMUNITY OF
HACIENDA RIQUELME HELD THE 27th NOVEMBER 2019 AT RESORTALIA
OFFICE**

The meeting started at 10:00 am with the attendance of the following members of the Board:

ATTENDEES

Name	Post
Gordon Hutchinson	President of the Resort
Wendy Walker (Video)	President of Phase 1
Mike Portlock	President of Phase 2
Rod Howarth (Video)	President of Phase 4
Ron Locke (Video)	President of Phase 5A
Vivian Church	President of Phase 5B
John Barr	President of Phase 6
Margaret Daniels	President of Phase 7
Isaac Abad	Resortalia
Alberto Gómez	Resortalia
Pepa Pérez	Resortalia

AGENDA:

1. Matters arisen from previous meetings.
2. Planning – Aesthetics.- Contractors.
3. Eneldo 3.
4. 2020 Budget.
5. Insurance.
6. Workers compound – Phase 7 Slope.
7. Surveys.
8. Webpage & Privilege Cards.
9. Palm trees at the back of Indico 87-89.
10. Any other business.
11. Date of next meeting (AGM) – Wednesday 29th January 2020 – 10:00am Spanish time.

DISCUSSIONS AND AGREEMENTS TAKEN



1. Matters arisen from previous meetings:

External Apartment Changes: The owners who have sent their retrospective application form have been informed that due to the number of applications received some owners may not get confirmation until the end of the year.

Pools: Perma-Pave is currently working on their second pool and it is expected that they will finish the third before the end of the year.

They will also repair of the edges in pools 7-3 & 5-1. It will be done in 2020 before the Easter Season. Most of the cost to do these repairs will be paid with the retained payment – due to their breach of the contract - from Simply Stone Carpet.

2. Planning –Contractors:

Contractors: David Dwyer attended the meeting at this point. The draft document related to contractors was discussed. It was agreed unanimously that the document will be given to the contractors by the security guards at the security gate.

ACTION: Security will give the document to the contractors, get them to sign for receipt and keep records of those that have collected it.

WHEN: As soon as the Minutes of this Meeting are public.

Retrospective permissions: Apart from the changes done to the outside of the apartments, there are changes that have been carried out inside apartments. There was a question from David Dwyer as to whether the owners should report to their insurance company when internal changes are made. It was explained that they only have to inform the insurance company when the value of the contents increases. The value of the inside of the apartments is not affecting the General Community policy since apartment contents are not covered.

3. Eneldo 3:

The Administrator of Eneldo 3 sent a letter to RESORTALIA, to be shared with the Board. The letter said they were refusing the payment of the General Community Fees related



to the 4th quarter. Their reasons were explained in the letter. A reply was sent pointing out that, according to Spanish Property Law, even in a case where there are complaints, it does not exempt owners from their obligation to pay their fees. It was also pointed out that the normal penalties would apply if the payment was not made on time. RESORTALIA responded to all the complaints in a communication sent to all owners in Eneldo 3. **Update:** The fees related to the 4th quarter have now been paid by the Administrator of Eneldo 3.

4. 2020 Budget:

Paul Sawyers attended the meeting at this point and presented the financial information related to the current year, the draft 2020 budget and the updated 5-year Forecast.

Due to the General Community projects, and the extra expenditures related to the floods in 2019, there might be an increase in the GC & EUCC budgets, but it was still expected to be below our previously stated intention of trying to keep any increases to less than 2%.

The final figures will be presented at the AGM of the General Community that will be held in January 2020.

5. Insurance:

Due to the finishing of the current policy on the 31.12.19, there was a communication to all the owners to ask for help to deal with the tender process. Three brokers came back and offered to present offers for different insurance companies.

Below is the chart with the different offers from 5 insurance companies.



Companies	No excess	150 excess	300 excess
Mapfre	69.938,96	65.819,23	0
Caser	0	57.355,23	0
Fiatc	0	0	104.903,07
Allianz	0	156.086	0
Seguros Bilbao	0	100.677,41	0

After a detailed discussion of the different offers, the Board decided to renew with MAPFRE's "no excess" offer. The Board believed that if we chose the offers where an excess had to be paid it would cost us more money due to the high number of claims we make each year. Any excess, if we had chosen such a policy, would have to be paid from the GC budget, not by individual owners or building.

6. Workers compound – Phase 7 Slope:

Margaret Daniels updated the Board. Both the Architect and Contractor still have to do some rectification works. There is also a concern about the concrete that was sprayed onto the hill at the back of the compound. The contract with the contractor includes a 10 years guarantee.

ACTION: There will be a meeting in January 2020 when owner Neville Custance will be on site. Neville has been helping on this project.

WHEN: Thursday 16.01.2020

7. Surveys:

The results and summary of the surveys carried out in October have been sent to the Board. The number of responses to all of the surveys has been very disappointing. The Board discussed the individual comments for the Pool and Waste Collection surveys



which were the only 2 surveys that had been analysed at this point. The same thing will happen with all the surveys once they have been analysed. The responses to the comments will be sent to all owners, along with the statistical results, as and when each survey is analysed.

ACTION: A communication to be sent out to all the owners with the answer to the comments received via the surveys.

WHEN: Before the end of the year.

8. Webpage & Privilege Cards:

A document sent by Gordon proposing changes to the Website and the Privilege Discount Card was discussed.

Management of the website: John Barr will send the copy of the proposal presented by our website builders, Impact TCMW, to get their opinion on the changes and to consider their offer for monthly maintenance of the website.

WHEN: Done.

ACTION: Study the proposal for the maintenance of the website and decide on the way forward.

WHEN: Within the following 2 weeks.

Privilege Cards: John Barr has been contacting companies (50 different providers that offer discounts). There will be a new card (a credit card sized card) with a new design that might be ready for distribution in early 2020. Date to be agreed.

9. Palm trees at the back of Indico 87-89:

Gordon Hutchinson presented a request from Mike Szolomicki related to 8 palm trees planted by an owner many years ago at the back of his building. The person who planted these trees no longer owns the apartment. The Board agreed to pay for the replanting somewhere else on the resort, provided the building paid for the removal of the trees. They will be moved to the back of Phases 6 and 7, close to the 13th green.

10. Any other business.



El Cason Garden Wall - Archaeologist: The garden wall surrounding El Cason is in a very poor condition. As it is part of a “listed” building we have to have a report done by a qualified archaeologist. We have instructed an archaeologist to do the report.

Estate Agents: The number of advertising signs on the resort was increasing and affecting the good look of the resort. As these are not allowed we have contacted the agents to remove them. Many have now already been removed. When they arrive at the resort, Security is still informing the companies who still have signs up that they must remove them.

Volunteers: The cleaning up of the road and path outside the resort by volunteers proved to be very successful. The Board believe that the use of volunteers to do other work would be very beneficial for the resort, so John Barr is going to start organising this for us.

ACTION: A communication will go out to all owners asking for their help.

WHEN: Done

Dogs signs: Because of an increasing problem of owners walking dogs without a lead, and not picking up their dogs’ poo, the Board discussed how we could improve the situation. One of the things being considered is putting signs up reminding people of the requirements and penalty. Different samples of dog signs were presented to the Board but didn’t include the penalty. It will be necessary to look for one which includes the fines that owners could get when they do not pick up after their dogs’ poo or leave them off the lead.

Security will be asked to take stronger action against the owners who ignore the rules by issuing Denuncias on all occasions.

Drones & CCTV in private apartments: Further clarification is being sought by the Board with regards to the rules for private Drones and CCTV. As soon as it is available a communication will be sent to all owners.



ACTION: There will be a communication from the Board to all the owners.

WHEN: Before the end of the year.

The Addition of Roofs to Open Atriums

Some buildings have added, or want to add, a roof to their open atriums. A few months ago, the General Community asked the architect, Alvaro Lorente, to contact the Town Hall of Murcia about the current situation as to whether this was allowed in Hacienda Riquelme.

ACTION: There will be a communication to all the Building Presidents of open atriums.

WHEN: January 2020.

Bell & Son Butchers: After discussion, the Board agreed to allow this company to enter the Resort and park their vehicle close to the information office so that people can pick up their pre-ordered products. They will only deliver the orders that have been previously arranged online.

11. Date of next meeting (AGM) – Wednesday 29th January 2020 – 10:00am
Spanish time.

The meeting finished at 12:28pm.